



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

November 2, 2007

Gary Fields, Treasurer
American Bankers Association PAC (BankPac)
1120 Connecticut Avenue NW
Washington, DC 20036

Response Due Date:
December 4, 2007

Identification Number: C00004275

Reference: August Monthly Report (7/1/07-7/31/07)

Dear Treasurer:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. This notice requests information essential to full public disclosure of your federal election campaign finances. **Failure to adequately respond by the response date noted above could result in an audit or enforcement action.** Additional information is needed for the following 2 items:

1. Schedule B of your report (see attached) discloses one or more contributions which appear to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) prohibits a multicandidate committee and its apparent affiliates from making a contribution to a candidate for federal office in excess of \$5,000 per election.

If any apparently excessive contribution in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information.

If any contribution you made exceeds the limits, you must request a refund of the excessive amount or provide a written authorization for a redesignation of the contribution pursuant to 11 CFR §110.2(b) within 60 days of the treasurer's receipt.

If the foregoing conditions for redesignations were not met within 60 days of the treasurer's receipt, your committee must obtain a refund of the excessive amount.

Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund or redesignation request sent

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to the recipient committee(s). In addition, any refunds should be disclosed on Schedule A supporting Line 16 of the report covering the period during which they are received. Any redesignations should be disclosed as memo entries on Schedule B supporting Line 23 of the report covering the period during which the redesignation is made. 11 CFR §110.1(b)

Although the Commission may take further legal action regarding the excessive contribution(s), your prompt action in obtaining a refund and/or redesignating the contribution(s) will be taken into consideration.

2. Schedule B of your report (see attached) discloses one or more contributions which appear to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) prohibits a committee and its apparent affiliates from making contributions to another political committee in excess of \$5,000 per calendar year.

If any apparently excessive contribution in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information.

If you have made an excessive contribution, you must notify the recipient and request a refund of the amount in excess of \$5,000. The refund of the excessive amount must be made within sixty (60) days of receipt of the contribution.

Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund request sent to the recipient committee(s). In addition, any refunds should be disclosed on Schedule A supporting Line 16 of the report covering the period during which they are received.

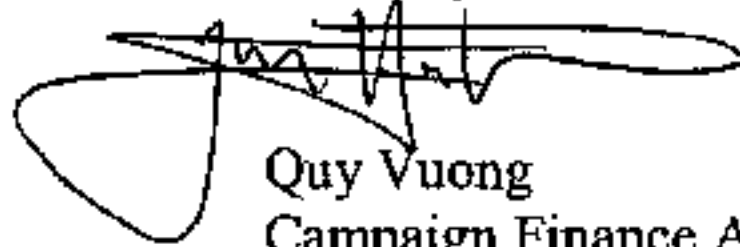
Although the Commission may take further legal action regarding the excessive contribution(s), your prompt action in obtaining a refund will be taken into consideration.

Please note, you will not receive an additional notice from the Commission on this matter. Adequate responses must be received by the Commission on or before the due date noted above to be taken into consideration in determining whether audit action will be initiated. Failure to comply with the provisions of the Act may also result in an enforcement action against the committee. Any response submitted by your committee will be placed on the public record and will be considered by the Commission prior to taking enforcement action. **Requests for extensions of time in which to respond will not be considered.**

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Electronic filers must file amendments (to include statements, designations and reports) in an electronic format and must submit an amended report in its entirety, rather than just those portions of the report that are being amended. If you should have any questions regarding this matter or wish to verify the adequacy of your response, please contact me on our toll-free number (800) 424-9530 (at the prompt press 5 to reach the Reports Analysis Division) or my local number (202) 694-1148.

Sincerely,

A handwritten signature in black ink, appearing to read 'Quy Vuong', with a large, sweeping loop at the end.

Quy Vuong
Campaign Finance Analyst
Reports Analysis Division

AMERICAN BANKERS ASSOCIATION PAC (BANKPAC)

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Excessive Contribution(s) to Candidate(s) with an Affiliated Committee(s)

Recipient Name	Date	Amount	Election	Report	Contributing Affiliate
Barney Frank for Congress Committee	2/27/2007	\$250	P-2008	2007 Mid-Year	Massachusetts Bankers PAC-Federal Fund
Barney Frank for Congress Committee	3/26/2007	\$2,500	P-2008	2007 April Monthly	American Bankers Association PAC (BankPac)
Barney Frank for Congress Committee	3/26/2007	\$1,000	P-2008	2007 April Monthly	America's Community Bankers Community Campaign Committee
Barney Frank for Congress Committee	6/6/2007	\$1,500	P-2008	2007 July Monthly	American Bankers Association PAC (BankPac)
Barney Frank for Congress Committee	7/20/2007	\$1,000	P-2008	2007 August Monthly	American Bankers Association PAC (BankPac)
Baker for Congress Committee	3/26/2007	\$1,000	P-2008	2007 April Monthly	America's Community Bankers Community Campaign Committee
Baker for Congress Committee	5/10/2007	\$1,000	P-2008	2007 June Monthly	American Bankers Association PAC (BankPac)

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Recipient Name	Date	Amount	Election	Report	Contributing Affiliate
Baker for Congress Committee	6/26/2007	\$1,000	P-2008	2007 July Monthly	America's Community Bankers Community Campaign Committee
Baker for Congress Committee	7/19/2007	\$4,000	P-2008	2007 August Monthly	American Bankers Association PAC (BankPac)
Castle Campaign Fund	3/21/2007	\$1,000	P-2008	2007 April Monthly	American Bankers Association PAC (BankPac)
Castle Campaign Fund	4/25/2007	\$1,000	P-2008	2007 May Monthly	America's Community Bankers Community Campaign Committee
Castle Campaign Fund	7/10/2007	\$4,000	P-2008	2007 August Monthly	American Bankers Association PAC (BankPac)
Friends of Jeb Hensarling	3/19/2007	\$1,000	P-2008	2007 April Monthly	American Bankers Association PAC (BankPac)
Friends of Jeb Hensarling	4/25/2007	\$2,000	P-2008	2007 May Monthly	America's Community Bankers Community Campaign Committee

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Recipient Name	Date	Amount	Election	Report	Contributing Affiliate
Friends of Jeb Hensarling	5/16/2007	\$2,000	P-2008	2007 June Monthly	American Bankers Association PAC (BankPac)
Friends of Jeb Hensarling	5/24/2007	\$1,000	P-2008	2007 June Monthly	America's Community Bankers Community Campaign Committee
Friends of Jeb Hensarling	7/19/2007	\$2,000	P-2008	2007 August Monthly	American Bankers Association PAC (BankPac)
Brad Miller for United States Congress	1/30/2007	\$1,000	P-2008	2007 February Monthly	America's Community Bankers Community Campaign Committee
Brad Miller for United States Congress	3/2/2007	\$1,000	P-2008	2007 April Monthly	American Bankers Association PAC (BankPac)
Brad Miller for United States Congress	3/6/2007	\$2,500	P-2008	2007 April Monthly	American Bankers Association PAC (BankPac)
Brad Miller for United States Congress	7/31/2007	\$1,500	P-2008	2007 August Monthly	American Bankers Association PAC (BankPac)

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Excessive Contribution to a Committee with an Affiliate Committee

Recipient Name	Date	Amount	Report	Contributing Affiliate
Glacier PAC	6/26/2007	\$2,000	2007 July Monthly	America's Community Bankers Community Campaign Committee
Glacier PAC	7/20/2007	\$5,000	2007 August Monthly	American Bankers Association PAC (BankPac)

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